Sue L. T. McGregor

Learning Consumer Education in Extracurricular Contexts

Augmenting formal consumer education curricula (i.e., decision making, resource management, and citizen participation) with nonformal (intentional) and informal (incidental) extracurricular activities provides a well-rounded, holistic education leading to empowered and fiscally and socially responsible consumer citizens. This narrative review paper explores the rich benefits afforded when learning consumer education concepts in extracurricular contexts.

Keywords: consumer education; extracurricular learning; formal, nonformal, and informal learning; narrative review

Verbraucherbildung im außerschulischen Kontext

Die Ergänzung formaler Verbraucherbildungsprogramme (z. B. Entscheidungsfindung, Ressourcenmanagement und Bürgerbeteiligung) durch non-formale und informelle außerschulische Lernaktivitäten ermöglicht eine umfassende, ganzheitliche Bildung, die zu mündigen und wirtschaftlich sowie sozial verantwortungsbewussten Verbrauchern führt. Dieser Beitrag untersucht die vielfältigen Vorteile, die sich aus dem Erlernen von Verbraucherbildungskonzepten in außerschulischen Kontexten ergeben.

Schlüsselwörter: Verbraucherbildung; außerschulisches Lernen; formelles, nonformales und informelles Lernen; narrative Übersicht

Peer-Review-Verfahren | eingereicht: 9.10.25 | angenommen: 12.12.25

1 Introduction

McGregor (2025) identified nine consumer education trends, but *learning consumer education in extracurricular contexts* was not one of them – thus making this special-issue ahead of its time. This narrative review is about how extracurricular contexts can be useful (beneficial) for learning consumer education. In a narrative review, researchers accumulate and synthesize the literature to demonstrate the value of a particular point of view. To make their point, researchers can selectively ignore or limit the attention paid to certain studies. There are no findings per se but rather an accounting of main ideas garnered from the analytical synthesis of myriad bodies of literature (Paré & Kitsiou, 2017).

1.1 Extracurricular learning

Curriculum is Latin, 'a running, course.' In education, it means a specially fixed course of study that runs over a specific period of time. *Extra* is Latin 'in addition to what is expected or usual.' *Extracurricular* learning happens outside the usual course of study set out in government-approved curricula (Garrecht et al., 2018; Haensly et al., 1985; Harper, 2025). A native German speaker clarified that *Außerschulisch* refers to outside of school (e.g., experts guest speakers or off-campus field trips), while *Außerunterrichtlich* is outside of the lesson (e.g., voluntary activities in sports or social clubs that are not part of the official, formal curriculum). This narrative review concerns both.

To elaborate, extracurricular learning is not part of *formal* learning, which takes place within the sanctioned, mandatory, government-defined curriculum. Extracurricular learning is, instead, *nonformal*, even *informal*, because, although often planned and structured, it is voluntary and normally not part of formal academic assessment, although it can be. Nonformal learning is structured and organized *but* outside the formal education system. It is usually intentional with clear objectives or intent. Informal learning is unstructured, unplanned, and spontaneous, occurring as a part of daily life. It is usually unintentional or incidental. Extracurricular learning activities can, thus, be specific, planned extensions of academic coursework or peripheral to it. They can occur within or outside school facilities and school hours. Examples include sports and athletics, visual and performing arts, community volunteerism and service, internships, study-abroad programs, academic clubs and societies, student newspaper and yearbook, and student government and leadership (Bartsch et al., 2024; Garrecht et al., 2018; Haensly et al., 1985; Tisza et al., 2020).

1.2 Consumer Education

Consumer education has existed for 130 years (Glickman, 2009). Bannister and Monsma's (1982) classification system or conceptualization of what constitutes consumer education remains the gold standard. In myriad models, consumer education always concerns some manifestation of (a) decision making, (b) resource management and (c) citizen participation (see Table 1).

To elaborate, decision making is shaped by external factors and internal factors (e.g., life cycle stage; values and goals; consumer behaviour and decision-making modes; and the ability to reason, judge, and decide amongst alternatives). Resource management concerns resource procurement, management, and expenditure (e.g., personal budgeting, financial planning, and purchasing) and resource use, disposal, and conservation. Citizen participation involves assertively advocating for one's self-interest as a marketplace player and the interests of other humans, other species, ecosystems, the planet, and future generations (Bannister & Monsma, 1982; McGregor, 2016).

Tab. 1: Major Consumer Education Concepts (Source: Author's summary of Bannister and Monsma, 1982)

Decision Making		**Resource Management**	**Citizen Participation**
External factors: - economic system - political system - social system including cultural factors - ecological influence - technological influence	**Internal Factors:** - Personal factors (resources, life cycle, lifestyle, values and goals, needs and wants) - Consumer behaviour and decision-making processes (stages)	- Financial planning - Purchasing - Conserving and sustainability	- **Consumer protection** (self-interest, rights, responsibilities, laws, and assistance) - **Consumer advocacy** (assertiveness, complaining, voice and representation, and consumer activism groups)

German Consumer Education Context

The ideas in this narrative review apply to all consumer educators, but the German context merits mentioning, as this is a German home economics journal. In Germany, the Standing Conference of Educational Ministers (KMK) recently updated their 2013 consumer education resolution, which had promoted the integration of consumer education as a cross-cutting theme in German schools (Secretariat of the Conference of Ministers of Education, 2025, Section 1). This updated policy reflects Table 1 herein. The KMK also clearly stated that "consumer education should take place in collaboration with suitable extracurricular partners" (Secretariat of the Conference of Ministers of Education, 2025, p. 6).

Müller's (2025) consumer education model for Germany also accommodated extracurricular contexts as key learning environments. For her, the extracurricular contexts for consumer education (*außerschulische Kontexte der Verbraucherbildung*) included three elements: (a) society (*Gesellschaft*) (especially consumption [behaviour], consumerism [ideology], the consumer culture, a consumer society, and questions of justice and equality); (b) regional contexts (e.g., the environment as well as material, financial, media, educational, and social infrastructures); and (c) the direct social environment (*direktes soziales Umfeld*) (e.g., individuals, family, household, and everyday life) (extrapolated from Figure 7 and attendant narrative at pages 120–124).

2 Benefits of Extracurricular Consumer Education Learning

This narrative review elaborates the rich benefits afforded to students when they learn consumer education concepts in extracurricular contexts (especially concepts in Table 1). Extracurricular activities are the so-called "'non-academic' life of secondary school [that contributes to] mental and physical health, moral and ethical values, aesthetic understandings, and responsible citizenship. [They] provide a critical setting for ... developing social literacy [and] social and civic responsibilities" (Haensly et al., 1985, p. 111). Extracurricular activities also provide "a participatory... real-world-related learning context" (Garrecht et al., 2018, p. 2); foster citizenship, decision making, and self-identity; and generate human and social capital in challenging settings outside of academic life (Feldman & Matjasko, 2005).

The remainder of the narrative review spells out the aforemention ideas about how extracurricular contexts can be useful (beneficial) for learning consumer education. Some cited authors referred directly to consumer education, while I inferred benefits from other sources and extrapolated to consumer education. As a caveat, not all extracurricular contexts and activities are related to consumer education, but any particular one *could* be if it engendered any of the seven identified benefits.

2.1 Decision Making

Supported by a systematic review, Garrecht et al. (2018) discussed at length the role that extracurricular activities can play in influencing students' decision-making prowess (especially as it pertains to sustainable resource management, consumption, and civic participation). They drew on the *extended education* concept defining it as "a particular form of extracurricular education [that facilitates] (i) educationally structured and (ii) student-centered learning processes that are (iii) not part of the regular curriculum" (p. 3) (see also Ecarius et al., 2013).

Garrecht et al. (2018) concluded that extracurricular activities are key to optimizing students' decision making, which is a cognitive precursor to consumer action and activism as it involves reasoning and judgement. Relevant learning activities that could occur in nonformal extracurricular contexts include collaborative learning projects, computer-based programs, extended group discussions, and extramural EcoSchool programs. These learning activities promoted values, multiple perspectives, change agency, real-world problem solving, ecological principles (i.e., human-nature relationship), skills for choosing amongst alternatives, and consumer activism and civic and social duties (Garrecht et al.) — all are consumer education concepts (Bannister & Monsma, 1982; McGregor, 2016).

2.2 Self-identity

In a consumer society, people's self-identity is closely tied to how much they own procured through conspicuous consumption (McGregor, 2010). Judiciously selected extracurricular activities could contribute to students (a) clearly appreciating this cultural conditioning and (b) reflecting on their identity outside of consumption. Indeed, Feldman and Matjasko (2005) speculated that extracurricular activities are a contributing factor to students' successful transition to young adulthood, which includes being a young adult consumer whose identity is still forming via the powerful consumer socialization process (Moschis, 1986).

Feldman and Matjasko "believed that extracurricular activities offer a means to express and explore one's identity [and] come to understand [oneself] by observing and interpreting [one's] behavior when engaged in these activities. [With this understanding], [one] may even select an activity according to its ability to affirm the valued aspects of their identity" (2005, pp. 161–162). Both nonformal (intentional) and informal (incidential) extracurricular activities can help students learn about their own talents, interests, and potential — part of their identity. With these self-identity insights, it is easier for them to achieve future life goals (Iskandar, 2024) including consumption-related goals as responsible adults.

Extracurricular activities that foster self-identity include team sports, cheerleading, yearbook, band, community service, performing arts, student government, and academic clubs (Feldman & Matjasko, 2005). These and other extracurricular activities can affect the formation of a consumer identity if students have the chance to engage with key aspects of consumer education: personal values and goals, life cycle impact, lifestyle choices, propensity for activism and civic and social responsibility, inclination toward sustainability, consumer leadership versus followership, connection to community and the future, and citizenship versus consumership (see Bannister & Monsma, 1982; McGregor, 2016).

2.3 Wellness and Well-being

"Extracurricular activities serve a distinct role for many students in supporting aspects of wellness that contribute both to their well-being and academic success" (Johnson et al., 2023, p. 8). Physical, social, occupational, and intellectual dimensions of well-being were positively affected and contributed to "holistic well-being" (Johnson et al., 2023, p. 9). Other studies have linked extracurricular participation and learning "to various dimensions of student wellness, including mental health, thriving, community, ... a sense of belonging, ... and intellectual and interpersonal [well-being]" (Johnson et al., 2023, p. 1; see also Boone, 2019).

Johnson et al.'s (2023) findings pertained to engineering students, but consumer education learners' well-being should also benefit. For example, knowledge gained through extracurricular learning about internal factors affecting consumer decision

making would augment mental health and emotional well-being. Newly gained knowledge about procuring, managing, and sustainably conserving resources would enrich intellectual well-being. Increased awareness of citizen responsibilities and accountability (both key consumer education concepts per Table 1) would improve social well-being and a sense of belonging to community. Sharma et al. (2024) further reported that extracurricular activities significantly influenced students' awareness levels, which, in turn, fostered improved understanding of consumer-related issues, which then contributed to their well-being.

2.4 Moral and Ethical Values

Students who experience extracurricular activities (especially internships, volunteerism, and student government) demonstrate higher levels of moral development. Also, "extracurricular activities have a positive impact on the ethical development of [students because they prepare them] ... with integrity, morals" (Brown-Liburd & Porco, 2011, p. 439). These activities can (a) enrich learners' inner ethical standards; and (b) stimulate self-reflection grounded in honesty, compassion, responsibility, conscience, and understandings. They involve students' interactions with society, which can be "united by a common goal — the moral formation of the person" (Sadykova et al., 2018, p. 113).

Sadykova et al. (2018) said that extracurricular activities "act as an educational polysphere" (p. 113) that emphasizes democratic values and social partnerships. When extracurricular activities foster these polyspheric principles, morals and ethics become implicitly significant in fostering collaboration, shared responsibility, and mutual respect among educational process stakeholders (Pankova, 2004).

Extracurricular activities that emphasize social partnerships and democratic values and principles (including ethics and morality) could, by association, trigger the learning of consumer education concepts related to (a) ethical consumption (purchasing that aligns with one's social, environmental, and political concerns); (b) moral consumer behaviour (avoiding or mitigating harm); (c) sustainability (protecting future generations); and (d) nonviolence (awareness of structural inequities of the consumer system) (McGregor, 2010).

2.5 Responsible Citizenship (Civic and Social)

Consumer education concepts can also be learned in extracurricular activities that inculcate responsible citizenship — both civic and social. Civic responsibility pertains to a citizen's duties to their country's political and legal framework (including the consumer movement and consumer protection). Social responsibility concerns the ethical commitment to society, others' well-being, other species, ecosystems, and the environment (CBSEadmin, 2024).

Civic responsibility can be learned in debate clubs, student journalism, and student activism and advocacy. These activities foster key traits deemed crucial to consumer education: critical thinking, communication, research, empathy, argumentation, social accountability, understanding of rights and responsibilities, and a sense of purpose and connection to something larger than themselves. Social responsibility can be learned through volunteering, internships and leadership programs, sports and other team activities, and arts performance. Again, these activities hone traits deemed crucial to consumer education: creativity, decision making, assertiveness, collaborativeness, and cooperation toward a common goal (Bannister & Monsma, 1982; CBSEadmin, 2024; Team Varthana, 2023).

2.6 Social Literacy

Social literacy refers to people mastering the skills required for social interactions. People who are socially literate can better appreciate and interact with both familiar and new and different cultures and norms (Alsubaie, 2022). Socially literate students can understand social cues, navigate complex social situations, form respectful relationships, communicate effectively, and act responsibly in different contexts (Language and Philosophy, 2022). Consumers especially need social literacy when (a) critically querying the external factors affecting their consumer decisions; (b) making consumer decisions about products and services that are not ethically, morally, or sustainably produced; and (c) engaging in civic participation (i.e., consumer activism in the consumer movement).

Extracurricular team sports, performing arts, student clubs, and community service improve communication, conflict resolution, teamwork, and empathy; hence, they foster social literacy. During these activities, students can experience complex social interactions, diverse cultures, different norms (expectations based on culture), different perspectives, and they work collaboratively to achieve common goals (Kumari, 2024).

Several consumer education concepts could be learned during the aforementioned social-literacy-primed extracurricular activities: consumer decision making, problem solving, negotiating, planning, value clarification, internal psychological influences on their behaviour, and external forces shaping local, national, and global marketplaces (Bannister & Monsma, 1982). Socially literate consumers can better confront the injustice and inequality of the complexly dynamic global economy juggernaut.

2.7 Human and Social Capital

On a final note, consumer education often teaches students about *financial* capital or monetary resources and instruments used to acquire goods and services (Bannister & Monsma, 1982). Seldom does it concern *human* capital or *social* Capita.

Extracurricular activities can be creatively used to generate both (Feldman & Matjasko, 2005), which would augment the formal consumer education curriculum's focus on financial capital.

Human capital pertains to education and training as investments that increase a person's productivity and earnings potential; the economy depends on human capital. Extracurricular activities (including team work, clubs, volunteering, and student government) contribute to human capital by (a) exposing students to leadership, communication, collaboration, and cultural awareness; (b) instilling values such as responsibility, compassion, and ethical behavior; and (c) it builds character and fosters positive virtues (Coulangeon, 2018). These human capital skills are germane to consumer education efforts that target responsible, accountable, and sustainable consumer decisions, resource management, and citizen participation.

Social capital is resources gained and available through human interactions and exists when people have networks; strong relationships and social ties; and shared trust, norms, and values thus enabling them to engage in group cooperation benefiting society (Kenton, 2025). White and Gager (2007) viewed entrepreneurial activities "as an example of a social network that operates as carriers or transmitters of social capital" (p. 79). Activities such as performing arts, theatre, team sports, clubs, and volunteering foster social capital by providing regular opportunities for interaction, collaboration, and relationship building. Students can gain bonding social capital (strong ties within a group), bridging social capital (connections across different groups) and linking social capital (connections with those in power or authority) (Acar & Yigit, 2023; Jensen & Jetten, 2015; Kenton, 2025; White & Gager, 2007).

It is feasible to use extracurricular activities as opportunities for students to learn consumer education concepts that foster social capital gains. In an individualist consumer society, students engaged in relevant extracurricular activities would learn that they can build and benefit from human, social networks — that they are connected to something larger than themselves — and be more inclined to be responsible consumers, activists, advocates, and global citizens. They are not alone. They can use their social capital to act in solidarity and engage in participatory consumerism as consumer activists exercising their responsibility to other humans, species, and the planet (McGregor, 2010, 2016).

3 Conclusion

The premise of this special issue was that extracurricular contexts and learning activities are viable venues for learning consumer education concepts. This assumption was affirmed via a discussion of the unsung benefits of using extracurricular activities to afford opportunities to learn consumer education content. These benefits include (a) improved decision making, self-identity, and wellness and well-being; (b) exposure to moral and ethical values, and inducements for a commitment to

responsible civic and social citizenship; and (c) the inculcation of social literacy and fostering of human and social capital.

This goes far beyond the conventional decision making, resource management, and citizen participation aspects of consumer education (see Table 1). Learning consumer education content in extracurricular contexts would especially foster awareness and understandings, empathy and compassion, a principled conscience (ethics and morality), accountability and responsibility, and citizen activism. Augmenting formal consumer education curricula with nonformal and informal extracurricular learning ensures a well-rounded, holistic education leading to more fully empowered and fiscally and socially responsible consumer citizens.

References

Acar, E., & Yigit, M. F. (2023). Beyond the classroom: Exploring the relationship between extracurriculars, social capital, and academic achievement. *Journal of Education and Practice, 14*(15), 101–107. doi:10.7176/JEP/14-15-10

Alsubaie, M. A. (2022). Distance education and the social literacy of elementary school students during the COVID-19 pandemic. *Heliyon, 8*(7), Article e09811. https://doi.org/10.1016/j.heliyon.2022.e09811

Bannister, R., & Monsma, C. (1982). The *classification of concepts in consumer education* [Monograph 137]. South-Western.

Bartsch, S., Büning-Fesel, M., Johannsen, U., Kastrup, J., Lührmann, P., Oepping, A., & Rademacher, C. (2024). Nutrition education in the context of sustainable development: Recommendations for professionals, the education system and policymakers. *Ernährungs Umschau, 71*(1), 2–9. doi:10.4455/eu.2024.002

Boone, S. D. (2019). *How do extracurricular activities relate to the wellness of college students*? (Publication No. 10826687) [Doctoral dissertation, University of South Alabama]. ProQuest Dissertations and Theses Global.

Brown-Liburd, H. L., & Porco, B. M. (2011). It's what's outside that counts: Do extracurricular experiences affect the cognitive moral development of undergraduate accounting students? *Issues in Accounting Education, 26*(2), 439–454. doi:10.2308/iace-10022

CBSEadmin. (2024, September 12). Civic engagement in schools: Developing active and responsible citizens. *Delphi Public School Blog*. https://t1p.de/anuuw

Coulangeon, P. (2018). The impact of participation in extracurricular activities on school achievement of French middle school students: Human capital and cultural capital revisited. *Social Forces, 97*(1), 55–90. https://doi.org/10.1093/sf/soy016

Ecarius, J., Klieme, E., Stecher, L., & Woods, J. (2013). *Extended education.* Barbara Budrich.

Feldman, A. F., & Matjasko, J. L. (2005). The role of school-based extracurricular activities in adolescent development: A comprehensive review and future

directions. *Review of Educational Research, 75*, 159–210. http://www.jstor.org/stable/3516048

Garrecht, C., Bruckermann, T., & Harms, U. (2018). Students' decision-making in education for sustainability-related extracurricular activities: A systematic review of empirical studies. *Sustainability, 10*(11), Article 3876. https://doi.org/10.3390/su10113876

Glickman, L. (2009). *A history of consumer activism in America*. University of Chicago Press.

Haensly, P. A., Lupkowski, A. E., & Edlind, E. P. (1985). The role of extracurricular activities in education. *The High School Journal, 69*(2), 110–119. https://www.jstor.org/stable/40365131

Harper, D. (2025). *Online etymology dictionary.* https://www.etymonline.com

Iskandar, S. (2024). The role of extracurricular activities in developing students' interests and talents in elementary schools. *Journal of Pedagogi, 1*(3), 8–13. https://doi.org/10.62872/s13px737

Jensen, D. H., & Jetten, J. (2015). Bridging and bonding interactions in higher education: Social capital and students' academic and professional identity formation. *Frontiers in Psychology, 6*, Article 126. doi:10.3389/fpsyg.2015.00126

Johnson, B., Main, J. B., & Katz, A. (2023, October 18–21). *How participating in extracurricular activities supports dimensions of student wellness* [Paper presentation]. IEEE Frontiers in Education Conference, College Station, TX, United States. doi: 10.1109/FIE58773.2023.10343274

Kenton, W. (2025). Social capital explained: Definitions, types, and business impact. In C. Silver (Ed.), *Investopedia*. https://t1p.de/26seq

Kumari, R. (2024). Analyzing impact of extracurricular activities on students' social skills development. *Spectrum, 1*(1), 31–36. doi:10.61552/SJSS.2024.01.005

Language and Philosophy. (2022). *What is social literacy*? [Video]. YouTube. https://www.youtube.com/watch?v=9oq6cGrNyuY&t=7s

McGregor, S. L. T. (2010). *Consumer moral leadership*. De Gruyter Brill.

McGregor, S. L. T. (2016). Framing consumer education conceptual innovations as consumer activism. *International Journal of Consumer Studies, 40*(1), 35–47. doi:10.1111/ijcs.12208

McGregor, S. L. T. (2025). Consumer education trend analysis: Implications for home economics. *Haushalt in Bildung & Forschung, 14*(2), 19–34. https://budrich-journals.de/index.php/HiBiFo/issue/view/3494

Moschis, G. (1986). *Consumer socialization: A life-cycle perspective*. Lexington Books.

Müller, H. (2025). *Verbraucherinnen- und Verbraucherbildung in Deutschland – Studien zur Charakterisierung ihrer Situation an Schulen am Beispiel einer Publikationsanalyse* [Consumer education in Germany – Studies on characterizing its situation at schools using the example of a publication analysis] [Doctoral dissertation]. TU Berlin. https://doi.org/10.14279/depositonce-23798

Pankova, T. A. (2004). Система школьного образования как образовательная полисфера [School education system as an educational polysphere]. *Vestnik OGU, 4*, 51–56. http://vestnik.osu.ru/2004_4/8.pdf

Paré, G., & Kitsiou, S. (2017). Methods for literature reviews. In F. Lau & C. Kuziemsky (Eds.), *Handbook of eHealth evaluation: An evidence-based approach* [e-book]. University of Victoria. https://www.ncbi.nlm.nih.gov/books/NBK481583/

Sadykova, S., Yergazina, A., Sultan, Z., Korvyakov, V., & Ryndak, V. (2018). Students' spiritual and moral development in extracurricular activities. *European Online Journal of Natural and Social Sciences, 7*(1), 113–136. https://europeanscience.com/eojnss/article/download/5338/2512

KMK – Secretariat of the Conference of Ministers of Education. (2025). *Empfehlung zur Verbraucherbildung an Schulen: Beschluss der Kultusministerkonferenz vom 12.09.2013 i.d.F. der Bildungsministerkonferenz vom 05.06.2025* [Recommendations for consumer education in school: 2025 amendment of Conference of Ministers of Education's 2013 resolution]. Standing Conference of Educational Ministers (KMK), Berlin, Germany.

Sharma, R., Vinodkumar, N., & Almoudhan, W. (2024). Integrating curriculum, extracurricular activities, and community engagement: A study on under graduates awareness, sustainable environmental education, and well-being in higher education. *Preprints*. doi:10.20944/preprints202405.1921.v1

Tisza, G., Papavlasopoulou, S., Christidou, D., Iivari, N., Kinnula, M., & Voulgari, I. (2020). Patterns in informal and non-formal science learning activities for children: A Europe-wide survey study. *International Journal of Child-Computer Interaction, 25*, Article 100184. https://doi.org/10.1016/j.ijcci.2020.10018

Team Varthana. (2023, December 7). More than grades: The unsung benefits of extracurricular activities in shaping school culture. *Verthana Blog*. https://t1p.de/w8q8n

White, A. M., & Gager, C. T. (2007). Idle hands and empty pockets? Youth involvement in extracurricular activities, social capital, and economic status. *Youth & Society, 39*(1), 75– 111. doi:10.1177/0044118X06296906

Author

Sue L. T. McGregor PhD (Professor Emerita, MSVU)

McGregor Consulting Group
11565 Peggy's Cove Road
Seabright Nova Scotia Canada B3Z 2Y1

E-mail: sue.mcgregor@msvu.ca
Internet: www.consultmcgregor.com